

REMARKS

In the Office Action mailed July 6, 2005, the Examiner noted that claims 1-10 were pending, and rejected claims 1-10. Claims 1 and 6 have been amended, claims 2-3 and 7-8 have been canceled, new claims 11-15 have been added and, thus, in view of the forgoing claims 1, 4-6 and 9-15 remain pending for reconsideration which is requested. No new matter has been added. The Examiner's rejections are traversed below.

On page 2 of the Office Action, the Examiner rejected all claims under 35 U.S.C. § 102 as anticipated by Gustin.

Gustin is directed to a system that is designed to capture a negotiable instrument and recognize the signature thereon to allow the instrument to be cashed. The system can also capture a utility bill or the like and the user can pay the bill using the captured negotiable instrument. Of critical importance in Gustin is that the system operates with documents whose form or format is known, so that the system knows where the amounts and signature can be found (see col. 13, lines 31-34).

In contrast, an embodiment of the present invention operates with forms that are not known (an unknown format document) and must determine the type of form that has been captured. To do this, the system searches for the account number, recognizes the account number using rules, determines whether the account number is a valid number by looking at a master table and determines the type of form using the account number to access a document information table that correlates account numbers to document form types (see claims 1 and 6).

Gustin does not teach or suggest such.

It is submitted that the present claimed invention of claims 1 and 6 patentably distinguishes over Gustin and withdrawal of the rejection is requested.

The dependent claims depend from the above-discussed independent claims and are patentable over the prior art for the reasons discussed above. The dependent claims also recite additional features not taught or suggested by the prior art. For example, claims 5 and 10 emphasize that the searching for the account number involves searching for hyphens. Although Gustin performs character recognition no disclosure of determining an account number by searching for hyphens is provided. It is submitted that the dependent claims are independently patentable over the prior art.

New claims 11-14 are dependent claims that recite features of the invention embodiments including the determination using hyphens and character recognition rejections.

Claim 15 emphasizes that the document whose payment form type is being determined has an unknown format type and a recognized account number is used to determine the type. Nothing in the prior art teaches or suggests such. It is submitted that the new dependent claims are further patentable over the prior art. It is submitted that the new independent claim, which is different and not narrower than prior filed claims distinguishes over the prior art.

It is submitted that the claims are not taught, disclosed or suggested by the prior art. The claims are therefore in a condition suitable for allowance. An early Notice of Allowance is requested.

If any further fees, other than and except for the issue fee, are necessary with respect to this paper, the U.S.P.T.O. is requested to obtain the same from deposit account number 19-3935.

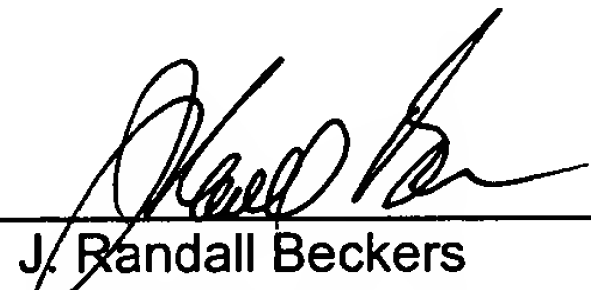
Respectfully submitted,

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